

DEC 12 10 36 AM '97

J. HUGH BAUER, SR. AND WIFE, CHARLOTTE S. BAUER
GRANTORS,

TO:

WARRANTY DEEDBK 326 PG 321
W.E. DAVIS CH. CLK.WILLIAM F. O'NEAL AND WIFE, TERESA M. O'NEAL
GRANTEES.

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged, J. HUGH BAUER, SR. AND WIFE, CHARLOTTE S. BAUER the undersigned Grantors do hereby sell, convey, and warrant unto the above Grantees, WILLIAM F. O'NEAL AND WIFE, TERESA M. O'NEAL as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

Lot 14, Section B, First Revision of Pleasant Acres Subdivision, in Section 22, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 19, Pages 41-43, in the office of the Chancery Clerk of DeSoto County, Mississippi.

As a part of the consideration for the conveyance, grantees assume and agree to pay the mortgage debt recorded at Book 292, Page 323, of the Mortgage Records of DeSoto County, Mississippi, and also hereby assume the obligations of J. Hugh Bauer, Sr. and wife, Charlotte S. Bauer under the terms of the instrument creating the loan to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty of the indebtedness above mentioned.

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

Taxes for the current year shall be prorated.

Witness my signature this the 10th day of December, 1997.

William F. O'Neal
WILLIAM F. O'NEAL

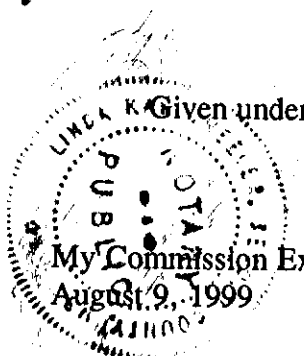
Teresa M. O'Neal
TERESA M. O'NEAL

J. Hugh Bauer Sr.
J. HUGH BAUER, SR.

Charlotte S. Bauer
CHARLOTTE S. BAUER

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named WILLIAM F. O'NEAL AND WIFE, TERESA M. O'NEAL who acknowledged that they signed and delivered the above and foregoing instrument on the day and year therein mentioned.



Given under my hand and seal this 10th day of December, 1997.

Linda Kay Wheeler
NOTARY

My Commission Expires:

August 9, 1999

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named J. HUGH BAUER SR. AND WIFE, CHARLOTTE S. BAUER who acknowledged that they signed and delivered the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and seal this 10th day of December, 1997.

Linda Kay Wheeler
NOTARY

My Commission Expires:

August 9, 1999

Grantor's Address: 6227 Maes Cove, Memphis, Tn 38134

Grantor's Telephone Nos: Home: 901-386-6395 Work: 901-386-6395

Grantee's Address: 3786 Windermere, Nesbit, MS 38651

Grantee's Telephone Nos: Home: 901-346-2541 Work: 606-381-3777

Prepared By/Return To: Brian L. Davis, 919 Ferncliff Cove, Southaven, MS 38671
601-393-8542 File 97-563